

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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VIRGINIA SINGLETON

Chapter 13
Case No: 11-46504
SECOND AMENDED
CHAPTER 13 PLAN

Debtor(s).

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1. The future earnings of the debtor are submitted to the supervision and control of the trustee and the debtor shall pay to the trustee for a total period of 5 months, the sum of: \$1514.00 per month, then for a total period of 55 months, the sum of \$1549.00
\$1514.00 commencing 8/27/11 through and including 12/27/11 for a period of 5 months;
\$1549.00 on 1/27/12 through and including 7/27/16 for a period of 55 months
2. From the payments so received, the trustee shall make disbursements as follows:
 - (a) Full payment in deferred cash payments of all claims entitled to priority under 11U.S.C. Section 507.
 - (b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO, MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES and INCOME TAXES, TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR.

There is a reverse mortgage with Generation Mortgage on property located at 2297 Bedford Avenue, Brooklyn NY 11226. No money is paid to Generation Mortgage in the plan.

Each secured creditor (i.e., mortgage, vehicle or other secured) as listed in the debtor's schedules will be paid through this plan as follows:

Ocwen Loan Servicing for Wells Fargo Bank (mortgage) to be paid pre-petition arrears in the sum of \$ 66,922.31.

(c) Subsequent to distribution to secured creditors, dividends to **unsecured creditors** whose claims are duly allowed as follows: **PRO RATA distribution to all timely filed proofs of claims of not less than 100% (percent).**

National Grid account was in name of deceased husband. The account was closed and meter was removed. There is no National Grid debt owed by debtor. New account has been set up in debtors name

Title to the debtor(s) property shall revert in the debtor upon completion of the plan,
Unless otherwise provided in the Order confirming this plan. Throughout the term of this
Plan the debtor(s) will not incur post-petition debt over \$1,500.00 without written consent of
the Chapter 13 trustee or the Court.
10% statutory fee is included.

S/ VIRGINIA SINGLETON
Debtor

Joint Debtor

Dated: April 16, 2012

Revised Jan. 2003

S/ ASHER B. WHITE
Attorney for Debtor
ASHER B. WHITE